TRUSTEE'S NOTICE OF SALE

WHEREAS, on January 22, 2010, Zachary Sean Gray executed a purchase money Deed of Trust to T. Harris Collier, III as Trustee for Trustmark National Bank, as Lender, and Mortgage Electronic Registration Systems, Inc. ("MERS"), as Beneficiary, which is recorded in the office of the Chancery Clerk of DeSoto County, MS, in Book 3132 at Page 71;

WHEREAS, on September 19, 2014, said Deed of Trust was thereafter assigned to Trustmark National Bank with this recorded in Book 3880 Page 17;

WHEREAS, on September 19, 2014, Trustmark National Bank substituted James Eldred Renfroe as Trustee in the aforementioned deed of trust with this recorded in Book 3880 at Page 19;

WHEREAS, there being a default in the terms and conditions of the Deed of Trust and entire debt secured having been declared to be due and payable in accordance with its terms, Trustmark National Bank, the holder of the debt has requested the Trustee to execute the trust and sell said land and property pursuant to its terms in order to raise the sums due, with attorney's and trustee's fees, and expenses of sale;

NOW, THEREFORE, I, James Eldred Renfroe, Trustee for said Deed of Trust, will on November 14, 2014, offer for sale at public outcry, and sell within legal hours (being between the hours of 11:00 a.m., and 4:00 p.m.) at the east main door of the DeSoto County Courthouse in Hernando, MS, to the highest and best bidder for cash, the following described property situated in DeSoto County, MS, to-wit:

Lot 2234, Section K, Southaven West Subdivision, in Section 27, Township 1 South, Range 8 West, as shown by plat of record in Plat Book 4, Pages 4 and 5, Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is herEby made for a more complete legal description. Being the same property conveyed to Secretary of Veterans Affairs by Substituted Trustee's Deed from J. Gary Massey, Substituted Trustee, dated July 09, 2009, recorded July 13, 2009, in Book 612, Page 106, Chancery Clerk's Office of DeSoto County, Mississippi.

I will convey only such title as is vested in me as Trustee, with no warranties.

WITNESS my signature this 9th day of October,

JAMES ELDRED RENFROE, Trustee

James Eldred Renfroe, 648 Lakeland East Dr., Ste A, Flowood, MS 39232, Phone 601-932-1011

Publish:

10/23, 10/30, 11/6, 11/13

11-14-14

JONES & SCHNELLER, PLLC ATTORNEYS AT LAW PO BOX 417 HOLLY SPRINGS, MS 38635

NOTICE OF SUBSTITUTE TRUSTEE'S SALE OF LAND

Under and by virtue of the authority vested in me as Substitute Trustee in that certain Deed of Trust dated July 5, 2007 executed by Frank Kemker, President of Sterling Homes LLC to H. McCall Wilson, Jr. as Trustee, to secure an indebtedness therein described to Bank of Fayette County, said Deed of Trust being of record in Land Deed of Trust Book 2757 page 165 and being re-recorded in Land Deed of Trust Book 2803 page 464; the undersigned was appointed as Substitute Trustee by instrument dated October 9, 2014 and recorded Deed of Trust Book 3890 page 188 all in the land records of the Clerk of the Chancery Court of Desoto County, Mississippi; and default having been made in the payment of the indebtedness thereby secured, and the undersigned having been requested by the legal holder of said indebtedness to foreclose said Deed of Trust, notice is hereby given that I, as Substitute Trustee aforesaid, will, within lawful hours, at the door of the Desoto County Courthouse, in the City of Hernando, Mississippi, on

FRIDAY, NOVEMBER 14, 2014

offer for sale and sell at public outcry to the highest bidder for cash, the following described property, situated in the County of Desoto, State of Mississippi, to wit:

Lot 28 Chapel Ridge Subdivision as shown on plat of record in Plat Book 102 page 16 in the Chancery Court Clerk's office of Desoto County, Mississippi Section 4, Township 2 South, Range 5 West reference to which plat is hereby made for a more particular description of said property.

The purchaser will be required to pay the full amount of his bid in cash at the time of the sale.

I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE on this the 20th day of October, 2014.

William F. Schneller, Substitute Trustee

Publishing Dates: October 23, 30, November 6, 13, 2014

11-14-14

JONES & SCHNELLER, PLLC ATTORNEYS AT LAW PO BOX 417 HOLLY SPRINGS, MS 38635

NOTICE OF SUBSTITUTE TRUSTEE'S SALE OF LAND

Under and by virtue of the authority vested in me as Substitute Trustee in that certain Deed of Trust dated October 30, 2009 executed by Regina D. Allen and Robert James Allen to H. McCall Wilson, Jr. as Trustee, to secure an indebtedness therein described to Bank of Fayette County, said Deed of Trust being of record in Land Deed of Trust Book 3098 page 374 and being re-recorded in Land Deed of Trust Book 3143 page 165; the undersigned was appointed as Substitute Trustee by instrument dated October 14, 2014 and recorded in Deed of Trust Book 3890 page 190 all in the land records of the Clerk of the Chancery Court of Desoto County, Mississippi; and default having been made in the payment of the indebtedness thereby secured, and the undersigned having been requested by the legal holder of said indebtedness to foreclose said Deed of Trust, notice is hereby given that I, as Substitute Trustee aforesaid, will, within lawful hours, at the door of the Desoto County Courthouse, in the City of Hernando, Mississippi, on

FRIDAY, NOVEMBER 14, 2014

offer for sale and sell at public outcry to the highest bidder for cash, the following described property, situated in the County of Desoto, State of Mississippi, to wit:

Lot 584 Section "E" Twin Lakes Subdivision located in Section 6, Township 2 South, Range 8 West City of Horn Lake, Desoto County, Mississippi as shown by plat of record in Plat Book 12 pages 19-20 (sic pages 18-20) in the Office of the Chancery Clerk of Desoto County, Mississippi.

The purchaser will be required to pay the full amount of his bid in cash at the time of the sale.

I will sell and convey only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE on this the 20th day of October, 2014.

William F. Schneller, Substitute Trustee

Publishing Dates: October 23, 30, November 6, 13, 2014

11-14-14

11/04/14 11:23:25 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

Substitute Trustee's Notice of Sale

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 12th day of February, 2007, and acknowledged on the 12th day of February, 2007, Joel Grisham, and, Terry Grisham, AKA Terry A. Grisham, tenants by the entirety with rights of survivorship and not as tenants in common, executed and delivered a certain Deed of Trust unto Recon Trust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2672 at Page 574; and

WHEREAS, on the 28th day of August, 2014, The Bank of New York for the benefit of the Certificate Holders Asset-Backed Certificates, Series 2007-4, assigned said Deed of Trust unto The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-4, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3870 at Page 578; and

WHEREAS, on the 14th day of November, 2007, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2820 at Page 150; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 25th day of November, 2014, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The land lying and being situated in Desoto County Mississippi, more particularly described as follows, to wit:

Lot 19, Oak Ridge Subdivision, situated in Section 34 and 35, township 1 south, range 6 west, as shown on plat of record in plat book 50, page 14 in the Chancery Clerk's office of Desoto County Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 29th day of October, 2014.

Emily Kaye Courteau Substitute Trustee

855 S Pear Orchard Rd., Ste. 404, Bldg. 400

Ridgeland, MS 39157

(318) 330-9020

1s/F07-2426

PUBLISH: 11.4.14/11.11.14/11.18.14

11-14.2014